

**REMARKS**

The Office Action dated April 16, 2007, was the first office action after a second Request for Continued Examination. In the Office Action, pending Claims 1, 3-6, 8, 10-14, 16, 20 and 23 were rejected. Claims 1, 10, and 12 are independent; the remaining claims are dependent claims. Applicants submitted an Amendment on August 16, 2007, however, the Amendment has not yet been acted upon by the Examiner.

Applicants and the undersigned are most grateful for the time and effort afforded the instant application by the Examiner. On October 12, 2007, Applicants' representative conducted a telephone interview with the Examiner and his supervisor, Alexander Kalinowski, during which the present invention, the applied art, and the most recent Office Action and Amendment were discussed. While no agreement was reached with respect to the claims, it was agreed that Applicants would submit a Supplemental Amendment rewriting the claims to reflect the arguments previously made with respect to the Kravitz reference.

By way of this Supplemental Amendment, Applicants have rewritten the independent claims to recite "wherein said confirmation center is other than said provider offering goods or services". Applicants have also amended Claim 12 to address an antecedent basis issue noticed during the preparation of this Supplemental Amendment. It should be noted that as the August 16, 2007, Amendment has not been entered, the claims as they appear in this Supplemental Amendment include the changes to the claims made in the August 16, 2007, Amendment. As such the remarks made in the August

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2007, Amendment (including those directed to how Ritter -- applied to dependent claim 16 -- is not properly a reference) are equally applicable in this Supplemental Amendment.

Applicants are not conceding in this application the claims amended herein are not patentable over the art cited by the Examiner, as the present claim amendments are only for facilitating expeditious prosecution. Applicants respectfully reserve the right to pursue these and other claims in one or more continuations and/or divisional patent applications. Applicants specifically state no amendment to any claim herein should be construed as a disclaimer of any interest in or right to an equivalent of any element or feature of the amended claim.

In view of the foregoing, it is respectfully submitted that independent claims 1 and 12 fully distinguish over the applied art and are thus are in condition for allowance. By virtue of dependence from what are believed to be allowable independent claims, it is respectfully submitted that claims 3-6, 8, 10, 11, 13, 14, 16, 20 and 23 are also presently allowable.

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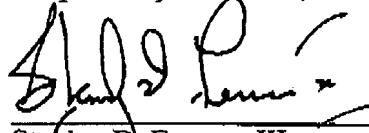
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In summary, it is respectfully submitted that the instant application, including claims 1, 3-6, 8, 10-14, 16, 20 and 23, is presently in condition for allowance. Notice to the effect is earnestly solicited. **If there are any further issues in this application, the Examiner is requested to contact the undersigned at the telephone number listed below before issuing another action.**

Respectfully submitted,



Stanley D. Ference III  
Registration No. 33,879

Customer No. 47049  
FERENCE & ASSOCIATES LLC  
409 Broad Street  
Pittsburgh, Pennsylvania 15143  
(412) 741-8400  
(412) 741-9292 - Facsimile

Attorneys for Applicants